

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Appl. No. 09/991,894
Confirmation No. 4186
Applicant: Lascelles, Scott
Filed: November 13, 2001
Title: On-line Balance Transfers
Examiner: Malhotra, Sanjeev
Art Unit: 3694
Docket: 132538-1016
Customer No.: 32914

Commissioner for Patents
P.O. Box 1450
Alexandria, Virginia 22313-1450

RESPONSE TO NON-FINAL OFFICE ACTION

Dear Sir:

This paper is in response to the final Office Action mailed July 21, 2008.

Amendments to the claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 7 of this paper.